

# Don't make this mistake: Thinking that Liability Insurance and Legal Help are the same thing

They don't equate. They're not the same, not even close. Liability insurance is definitely a first-rate benefit of Association membership. But when you need help on the job, you very rarely need liability insurance.

Smart educators belong to our Association. Because just in case, when you least expect it, you may need help. Despite your best intentions, you would be looking for immediate advice and assistance -- personal, expert legal advice and assistance (but not liability insurance).

When you need help on the job, our Association is your voice. Local Association Presidents and UniServ Directors -- who are full time, experienced professional staff -- help you solve problems quickly, informally or formally in a process such as a grievance. And CEA staff attorneys, whose expertise is labor and education law, represent you if you need help beyond your Local Association and UniServ Director.

Your wisest protection is membership in our Association. We'll support you and we'll be there when you need help.

## LEGAL SERVICES FOR YOUR PROFESSIONAL LIFE

Our Association provides comprehensive legal assistance for a wide range of employment matters such as performance evaluations; discipline; nonrenewals, lay-offs, and dismissals; child abuse and other criminal charges; discrimination; sexual harassment; daily problems among faculty and staff or with the administration. This job protection is backed by professional liability insurance, paid for with your NEA dues.

Very few members ever use their liability insurance, but thousands take advantage of help from a Local President, UniServ Director, or one of CEA's six attorneys, all of whom are CEA employees, not contract attorneys at the other end of an 800 number. All our UniServ Directors

are trained and experienced in employment law, contracts, school board policy, and job-related legal issues. All CEA attorneys are trained and experienced in public education law and labor law. Some specialize in criminal law, as well.

This is important because we are the only public education employee organization in Colorado that provides this comprehensive legal services program.

So-called "professional" organizations, other labor unions that offer membership to public school employees, and insurance companies with business liability riders on homeowner insurance do not offer their members what we offer ours. Nor does your employer offer this kind of help. **But we do. You can count on it.**

## Here are some things to think about:

- Our liability insurance covers cases of alleged child abuse. We have the PEOPLE to go along with the insurance: a CEA attorney immediately assigned to help a member from the outset. Such protection and assistance are absolutely critical, and we are experts in this area of the law.
- Employment-related civil cases are covered by our liability insurance and we have the PEOPLE to help you right away: a UniServ Director or CEA attorney to provide representation in sensitive matters, such as sexual harassment or discrimination.
- Educators are exposed to situations that may give rise to legal actions involving your personal liability. If a student or a parent files suit against you, we not only have insurance that provides protection, but we have PEOPLE on our staff who will help you.
- We also have the PEOPLE and the insurance to cover criminal cases connected to your employment, civil rights cases, and cases of assault on you in the course of your employment.

## LEGAL SERVICES FOR YOUR PERSONAL LIFE

The CEA-NEA Attorney Referral Program offers advice, consultation, and assistance in personal (not job related) legal matters: two free half-hour consultations each year and reduced rates (30% off) in five personal legal categories: real estate, wills and estates, domestic relations, consumer protection, and traffic violations.

## WHO IS ELIGIBLE?

**The primary eligibility requirement is being a member** at the time a situation occurs that results in your need for legal assistance.

**ACTIVE MEMBERS** -- teachers, higher education faculty, and education support professionals -- are eligible for all Legal Services programs. You can call on a UniServ Director in your area of Colorado any time through your Local President or by calling your UniServ Office directly. You must have been a unified member at least 30 calendar days before you are eligible for the assistance of CEA attorneys, but

not for help from your UniServ Director or Local President (you can access this help right away).

**STUDENT MEMBERS** (in teacher preparation programs) are eligible for the liability insurance and for advice and consultation with CEA attorneys.

**RETIRED MEMBERS** are eligible for liability insurance coverage and the Attorney Referral Program, as well as advice and consultation with CEA attorneys. If you are working in a long term teaching assignment including a transition-year, substitute teaching position, or contract for 30 or more days, you are required to be an Active Member for the period of time you are working this assignment, even if you have officially retired. This is the only way to ensure that you will have access to our full Legal Services program.

## HOW DO I ACCESS HELP?

### ■ Legal Services for Your Professional Life:

Call your Local President to access your UniServ Director or call your UniServ Office directly. Your UniServ Unit and staff are listed on the CEA web site ([coloradoea.org/aboutus/uniserv.cfm](http://coloradoea.org/aboutus/uniserv.cfm)) with contact information, and the phone number of your UniServ Unit is in your CEA pocket calendar.

■ **Legal Services for Your Personal Life:** Contact a participating private attorney directly for the Attorney Referral Program. The attorneys who participate in the program are listed on the CEA Web site home page: [coloradoea.org](http://coloradoea.org). You can call any participating attorney in any state. A member's spouse and dependent children are eligible to use the Attorney Referral Program.

**Belonging is a valuable investment in your career and your life.**

**Colorado Education Association-NEA**  
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